

Fill in this information to identify your case:

Debtor 1 Glenn E. Hiller

Debtor 2 April S. Hiller
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:20-bk-00308
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
- ☐ Not employed

Registered nurse

Meritus Medical Center

11116 Medical Campus Road
Hagerstown, MD 21742

2-1/2 years

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Registered nurse

Frederick Memorial Hospital

400 West 7th Street
Frederick, MD 21701

23 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>6,462.00</u>	\$ <u>7,490.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>500.00 (net)</u>	+\$ <u>500.00 (net)</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>6,962.00</u>	\$ <u>7,990.00</u>

Debtor 1 **Glenn E. Hiller**
Debtor 2 **April S. Hiller**

Case number (if known) **1:20-bk-00308**

Copy line 4 here

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ 6,962.00	\$ 7,990.00

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,274.00	\$ 1,460.00
5b. Mandatory contributions for retirement plans	5b. \$ 323.00	\$ 748.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 346.00
5e. Insurance	5e. \$ 0.00	\$ 369.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: <u>Life insurance</u>	5h. \$ 5.00	\$ 0.00
<u>Life insurance, disability</u>	\$ 0.00	\$ 103.00

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6.	\$ 1,602.00	\$ 3,026.00
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7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7.	\$ 5,360.00	\$ 4,964.00
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8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a.	\$ 0.00	\$ 0.00
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8b. Interest and dividends

8b.	\$ 0.00	\$ 0.00
-----	----------------	----------------

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c.	\$ 0.00	\$ 0.00
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8d. Unemployment compensation

8d.	\$ 0.00	\$ 0.00
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8e. Social Security

8e.	\$ 0.00	\$ 0.00
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8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify:

8f.	\$ 0.00	\$ 0.00
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8g. Pension or retirement income

8g.	\$ 0.00	\$ 0.00
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8h. Other monthly income. Specify:

8h. +	\$ 0.00	\$ 0.00
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9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9.	\$ 0.00	\$ 0.00
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10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10.	\$ 5,360.00	+	\$ 4,964.00	=	\$ 10,324.00
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11. State all other regular contributions to the expenses that you list in *Schedule J*.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.

Specify:

11. +\$ **0.00**

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ **10,324.00**

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.

☒ Yes. Explain:

Decrease. Both Debtors are nurses employed in Maryland. They have had abnormal overtime in the recent past due to the Covid pandemic. This overtime has ended for Mr. Hiller and will soon end for Mrs. Hiller. The net overtime for each is estimated at \$500.00 per month. This unusual overtime has increased Debtors' gross from the previous Schedule I filed. The same tax deductions have been taken.

Fill in this information to identify your case:

Debtor 1 Glenn E. Hiller

Debtor 2 April S. Hiller
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:20-bk-00308
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Check if this is:

- ☒ An amended filing
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MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

12

☐ No
☒ Yes

Daughter

17

☐ No
☒ Yes

Daughter

19

☐ No
☒ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,565.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 240.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 355.00

Debtor 1 **Glenn E. Hiller**
Debtor 2 **April S. Hiller**

Case number (if known) **1:20-bk-00308**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>279.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>33.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>352.00</u>
6d. Other. Specify: Alarm system, Blue Flame, Kneppers	6d. \$ <u>84.00</u>
7. Food and housekeeping supplies	7. \$ <u>1,380.00</u>
8. Childcare and children's education costs	8. \$ <u>188.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>357.00</u>
10. Personal care products and services	10. \$ <u>167.00</u>
11. Medical and dental expenses	11. \$ <u>255.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>1,208.00¹</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>908.00</u>
14. Charitable contributions and religious donations	14. \$ <u>8.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>110.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>236.00</u>
15d. Other insurance. Specify: Dott store property	15d. \$ <u>336.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Local taxes	16. \$ <u>16.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: Payment on Mrs. Hiller's retirement loan	17c. \$ <u>346.00²</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify:	21. +\$ <u> </u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>9,423.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u> </u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>9,423.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>10,324.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>9,423.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>901.00**</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input type="checkbox"/> No.	
<input checked="" type="checkbox"/> Yes.	
<div style="border: 1px solid black; padding: 5px;">Explain here: Increase. It is expected that one to two vehicles will need to be replaced soon. Second daughter will be entering college in the Fall of 2021. Home maintenance is expected to increase, due to roof and appliances being over 15 years old.</div>	

¹Above average transportation expenses are incurred because Debtors travel approximately 200 miles per day for employment.

²This loan was incurred to purchase a vehicle needed for work and repayment is required.

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Debtor 2 **April S. Hiller**

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****This amount includes \$1,000 per month in overtime, which has already terminated for Husband and is expected to terminate for Wife soon. Thus meaning that monthly income would actually result in a negative figure of approximately \$100.00. Also attached as an alternative Schedule J is a schedule listing tuition actually paid for one of their children. This alternative Schedule J shows a negative monthly income of almost \$1,500.00.**

Fill in this information to identify your case:

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Debtor 2 April S. Hiller
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:20-bk-00308
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Official Form 106J

Schedule J: Your Expenses

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☒ Yes. Does Debtor 2 live in a separate household?

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☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

12

☐ No
☒ Yes

Daughter

17

☐ No
☒ Yes

Daughter

19

☐ No
☒ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

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4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 240.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 355.00

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Debtor 2 **April S. Hiller**

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6b. Water, sewer, garbage collection	6b. \$ <u>33.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>352.00</u>
6d. Other. Specify: <u>Alarm system, Blue Flame, Kneppers</u>	6d. \$ <u>84.00</u>
7. Food and housekeeping supplies	7. \$ <u>1,380.00</u>
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10. Personal care products and services	10. \$ <u>167.00</u>
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12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>1,208.00¹</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>908.00</u>
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15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
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15b. Health insurance	15b. \$ <u>0.00</u>
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17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>Payment on Mrs. Hiller's retirement loan</u>	17c. \$ <u>346.00²</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: <u>Juniata College Tuition (\$14,278/semester)</u>	21. +\$ <u>2,380.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>11,803.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>11,803.00</u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>11,803.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>10,324.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>11,803.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>-1,479.00</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input type="checkbox"/> No.	
<input checked="" type="checkbox"/> Yes.	
Explain here: Increase. It is expected that one to two vehicles will need to be replaced soon. Second daughter will be entering college in the Fall of 2021. Home maintenance is expected to increase, due to roof and appliances being over 15 years old.	

¹Above average transportation expenses are incurred because Debtors travel approximately 200 miles per day for employment.

²This loan was incurred to purchase a vehicle needed for work and repayment is required.

Fill in this information to identify your case:

Debtor 1	<u>Glenn E. Hiller</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	<u>April S. Hiller</u>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>MIDDLE DISTRICT OF PENNSYLVANIA</u>		
Case number (if known)	<u>1:20-bk-00308</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read Schedule I and Schedule J filed with this declaration and that they are true and correct.

x

Glenn E. Hiller
Signature of Debtor 1

Date 2/16/2021

x

April S. Hiller
Signature of Debtor 2

Date 2/16/2021

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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